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Overview of Credit Card Business

DoCoMo is engaged in brand business (iD) and issuer business (DCMX and DCMX mini)

Domains of DoCoMo's Credit Business

Roles

Services provided by DoCoMo

Brand business

- Define rules
- Provide a platform



- A new credit brand established by DoCoMo
- Provides an open payment platform

Issuer business

 Credit card issuance



DCMX

- Credit lines from ¥200,000/month
- · Int'l brand cards are also issued
- Revolving payment/cashing

DCMX

DCMX mini

- Easy-to-use mobile credit service
 Simple application directly from
- Simple application directly from handset
- Instant credit line up to ¥10,000/ month

DCMXM:N:

Acquirer business

 Merchant acquisition Merchants to be acquired by business partners (e.g., Sumitomo Mitsui Card, etc.)